

IN THE CLAIMS:

Please cancel Claims 1-7, without prejudice or disclaimer, and add the following new claims as indicated:

Claims 1-7 (Cancelled)

8. (New) A system for providing data for facilitating a transaction between a person and a provider, the system comprising:

a data processor;

an input device connected to said processor and connectable via a data communication link to an ID instrument for receiving personal ID information from said ID instrument and account selection information from said person and sending said personal ID information and account selection information to said processor, said processor being configured for transmitting said personal ID information and account selection information to a central server configured for accessing a database to retrieve and transmit to said processor personal data related to said personal ID information and said account selected from a plurality of accounts relatable to said personal ID; and

an output device connected to said processor for outputting said retrieved personal data related to said personal ID information.

9. (New) The system of Claim 8 wherein said ID instrument is at least one of a magnetic striped card, a smart card, a bar code card, a gift card, an automatic teller machine (ATM) card, a check card, a wallet consolidator, a debit card, a personal identification card, a driver's license, a personal computer (PC), a laptop computer, a personal digital assistant (PDA), a check, a radio-frequency identification (RFID) transponder, a keypad, a touchscreen, voice recognition device, and a cell phone.

10. (New) The system of Claim 8 wherein said personal ID information comprises at least one of a person name, a personal ID number, an pictorial image of the person, person

fingerprint data, personal checking account data, driver's license data of said person, person biometric data, a person social security number, and membership ID data of said person.

11. (New) The system of Claim 8 wherein said processor, said input device, and said output device are integrated together to constitute a substantially integrated input/output device.

12. (New) The system of Claim 8 wherein said input device is a point of sale (POS) terminal comprising at least one of a magnetic card reader, a smart card reader, a bar code reader, an infra-red (IR) receiver, an optical scanner, a transmitter adapted for transmitting a pre-determined signal for activating a response from an RFID transponder and for receiving a response back from the transponder, and an interface adapted for receiving signals from a cell phone.

13. (New) The system of Claim 8 wherein said output device comprises at least one of a visual display monitor and a printer.

14. (New) The system of Claim 8 wherein said central server is further connected for receiving from said processor transaction ID information.

15. (New) The system of Claim 8 wherein said central server is further connected for receiving from said processor transaction ID information containing information relating to the transaction to be executed, including the type of information needed to execute the transaction and personal ID information; and wherein said central server is configured for accessing said database to retrieve and process said personal data related to said personal ID information and restricted according to said transaction ID information.

16. (New) The system of Claim 8 wherein said data communication link comprises at least one of a wireless link, a wireline link, wide area network (WAN) link, an infra-red (IR) link, a radio-frequency (RF) link, an optical link, and a magnetic link.

17. (New) The system of Claim 8 wherein said transaction comprises a transaction for at least one of goods, services, grocery items, food, medical services and supplies, insurance premiums, ticketing, a money transfer, and identification services relating to the consumer.

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18. (New) The system of Claim 8 wherein said central server is configured for receiving said personal ID information from said input device and for accessing a database to retrieve and process personal data related to said personal ID information for each of a plurality of persons, providers, and transactions.

19. (New) The system of Claim 8 wherein said output device is configured for generating, in response to receipt of personal data related to said personal ID information, information relating to said person for purposes of facilitating said transaction and other customer messages.

20. (New) The system of Claim 8 wherein said output device is configured for generating, in response to receipt of personal data related to said personal ID information, incentives to person for making future purchases, said incentive including at least one of a coupon and a discount offer.

21. (New) The system of Claim 8 wherein said personal data comprises at least one of credit card data, debit card data, medical data, bank account data, investment data, coupon data, processed data, points, data generated based on existing personal data.

22. (New) The system of Claim 8 wherein said provider may update personal data with provider-specific information.

23. (New) The system of Claim 8 wherein said provider may update personal data with provider-specific messages for said person.

24. (New) The system of Claim 8 wherein said account is selected for the payment of a transaction.

25. (New) A central server for providing personal data for facilitating a transaction between a person and a provider, the system comprising:

a data processor configured for executing computer program code;

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a memory operatively connected to said processor, said memory including a database for storing personal data for multiple accounts maintained by a person having a personal ID;

an input device connected to said processor and connectable via a data communication link to an ID instrument for receiving personal ID information from said ID instrument and account selection information and sending said personal ID information and account selection information to said processor, said processor being configured for accessing via said memory said database to retrieve and process personal data related to said personal ID information and account selection information; and

an output device connected to said processor for outputting said retrieved and processed personal data related to said personal ID information and account selection information.

26. (New) The central server of Claim 25 wherein said ID instrument is at least one of a magnetic striped card, a smart card, a bar code card, a gift card, an automatic teller machine (ATM) card, a check card, a wallet consolidator, a debit card, a personal identification card, a driver's license, a personal computer (PC), a laptop computer, a personal digital assistant (PDA), a check, a radio-frequency identification (RFID) transponder, a keypad, a touchscreen, voice recognition device, and a cell phone.

27. (New) The central server of Claim 25 further comprising:

computer program code for receiving from said provider a pending credit to be applied toward purchases made by said person having said personal ID;

computer program code for determining whether said credit is to be applied to a transaction; and

computer program code for upon a determination that said credit is to be applied to a transaction, for applying said credit to said transaction.

28. (New) The central server of Claim 25 further comprising:

computer program code for receiving from said provider a pending credit to be applied toward purchases made by said person having said personal ID, said pending credit including at least one of a coupon, a coupon valid for predetermined period of time, a discount offer, a discount offer valid for predetermined period of time;

computer program code for determining whether said credit is to be applied to a transaction; and

computer program code for upon a determination that said credit is to be applied to a transaction, for applying said credit to said transaction.

29. (New) The central server of Claim 25 further comprising:

computer program code for adjusting a monetary balance of said person when a transaction is executed; and

computer program code for recording said monetary balance of said person.

30. (New) The central server of Claim 25 further comprising:

computer program code for recording a message to be transmitted to said person when a predetermined type of transaction is executed to which said person is a party;

computer program code for determining whether a predetermined type of transaction, to which said person is a party, is being executed; and

computer program code, upon a determination that a predetermined type of transaction is being executed, for transmitting said message to said person.

31. (New) The central server of Claim 25 further comprising:

computer program code for receiving a request from said person via at least one of a laptop, a cell phone, a PDA, a wireless RF device, an RFID transponder, and a wireline device,

having said personal ID for personal data related to said personal ID, which personal data is accessible by said data processor;

computer program code for accessing personal data related to said personal ID; and
computer program code for transmitting said personal data to said person.

32. (New) The central server of Claim 25 wherein said personal data comprises at least one of credit card data, debit card data, medical data, bank account data, investment data, coupon data, processed data, points, data generated based on existing personal data.

33. (New) The central server of Claim 25 wherein said provider may update personal data with provider-specific information.

34. (New) The central server of Claim 25 wherein said provider may update personal data with provider-specific messages for said person.

35. (New) The central server of Claim 25 wherein said account is selected for the payment of a transaction.

36. (New) A method for providing personal data for facilitating a transaction between a person and a provider, the method comprising steps of:

storing in a database personal ID information and transactional data related to said personal ID for a plurality of accounts maintained by said person having said personal ID;

receiving a request from a requester for transactional data related to said personal ID and a selected account;

retrieving transactional data related to said personal ID and said selected account;

transmitting to said requester said transactional data related to said personal ID and said selected account.

37. (New) The method of Claim 36 wherein the step of receiving further comprises receiving via at least one of a magnetic striped card, a smart card, a bar code card, a gift card, an

automatic teller machine (ATM) card, a check card, a wallet consolidator, a debit card, a personal identification card, a driver's license, a personal computer (PC), a laptop computer, a personal digital assistant (PDA), a check, a radio-frequency identification (RFID) transponder, a keypad, a touchscreen, voice recognition device, and a cell phone.

38. (New) The method of Claim 36 further comprising:

receiving from said provider a pending credit to be applied toward purchases made by said person having said personal ID;

determining whether said credit is to be applied to a transaction; and

upon a determination that said credit is to be applied to a transaction, applying said credit to said transaction.

39. (New) The method of Claim 36 further comprising:

receiving from said provider a pending credit to be applied toward purchases made by said person having said personal ID, said pending credit including at least one of a coupon, a coupon valid for predetermined period of time, a discount offer, a discount offer valid for predetermined period of time;

determining whether said credit is to be applied to a transaction; and

upon a determination that said credit is to be applied to a transaction, applying said credit to said transaction.

40. (New) The method of Claim 36 further comprising:

adjusting a monetary balance of said person when a transaction is executed; and
computer program code for recording said monetary balance of said person.

41. (New) The method of Claim 36 further comprising:

recording a message to be transmitted to said person when a predetermined type of transaction is executed to which said person is a party;

determining whether a predetermined type of transaction, to which said person is a party, is being executed; and

upon a determination that a predetermined type of transaction is being executed, transmitting said message to said person.

42. (New) The method of Claim 36 further comprising:

receiving a request from said person via at least one of a laptop, a cell phone, a PDA, a wireless RF device, an RFID transponder, and a wireline device, having said personal ID for personal data related to said personal ID, which data is accessible by said data processor;

accessing data related to said personal ID; and

transmitting said data to said person.

43. (New) The method of Claim 36 wherein said personal data comprises at least one of credit card data, debit card data, medical data, bank account data, investment data, coupon data, processed data, points, data generated based on existing personal data.

44. (New) The method of Claim 36 wherein said provider may update personal data with provider-specific information.

45. (New) The method of Claim 36 wherein said provider may update personal data with provider-specific messages for said person.

46. (New) The method of Claim 36 wherein said account is selected for the payment of a transaction.

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